

UNITED STATES BANKRUPTCY COURT Eastern District of Texas

**Notice of
Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/30/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Dave Alley	Lori Alley
2625 Hundred Knights	2625 Hundred Knights
Lewisville, TX 75056	Lewisville, TX 75056

Case Number: 13-41085	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-5626 xxx-xx-5897
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Attorney for Debtor(s) (name and address): Judith A. Swift 10501 N. Central Expressway Suite 301 Dallas, TX 75231 Telephone number: (214) 696-6200	Bankruptcy Trustee (name and address): Michelle Chow 4115 N. Central Expressway Dallas, TX 75204 Telephone number: (214) 521-6627
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Meeting of Creditors

Date: **June 7, 2013**

Time: **10:15 AM**

Location: **1600 N. Central Expressway, Plano, TX 75074**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/6/13

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

Suite 300B	For the Court:
660 North Central Expressway	Clerk of the Bankruptcy Court:
Plano, TX 75074	Jeanne Henderson
Telephone number: (972)509-1240	

Hours Open: Monday – Friday 8:00 AM – 4:00 PM	Date: 5/1/13
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EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint -- or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) -- in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	
NOTICE: Pursuant to L.R.B.P. 6007 the Trustee may announce at this meeting his intention to abandon specific property of the estate having a total value of not more than \$1500.	

In re:
Dave Alley
Lori Alley
Debtors

Case No. 13-41085-btr
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0540-4

User: alcaraze
Form ID: B9a

Page 1 of 3
Total Noticed: 37

Date Rcvd: May 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2013.

db/db +Dave Alley, Lori Alley, 2625 Hundred Knights, Lewisville, TX 75056-5420
6530963 +A.G. of the United States, Dept. of Justice, Tax Division, 10th & Constitution, N.W.,
Washington, DC 20530-0001
6530966 +Attorney-in-Charge, Tax Div., Maxus Energy Tower, 717 N. Harwood, Suite 400,
Dallas, TX 75201-6506
6530967 +Bank of America, PO BOX 982235, EL PASO, TX 79998-2235
6530968 Best Buy, PO Box 5893, City of Industry, CA 91716
6530969 +Betty Alley, 3714 Cromwell, Carrollton, TX 75007-2849
6530978 +Colonial Savings, PO Box 938, Fort Worth, TX 76101-0938
6530992 NelNet Plus Loan, PO Box 740283, Atlanta, GA 30374-0283
6530993 +Omni American, PO Box 790408, St. Louis, MO 63179-0408
6530994 +PNC Bank, PO Box 856177, Louisville, KY 40285-6177
6530999 +United States Attorney, 350 Magnolia Street, Ste. 150, Beaumont, TX 77701-2254

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
aty E-mail/Text: brandy@judithswift.com May 02 2013 03:25:27 Judith A. Swift,
10501 N. Central Expressway, Suite 301, Dallas, TX 75231

tr +EDI: QMHCHOW.COM May 02 2013 02:43:00 Michelle Chow, 4115 N. Central Expressway,
Dallas, TX 75204-2126

ust +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov May 02 2013 03:46:38 US Trustee,
Office of the U.S. Trustee, 110 N. College Ave., Suite 300, Tyler, TX 75702-7231

6530984 EDI: HNDA.COM May 02 2013 02:43:00 Honda Financial, PO Box 168008, Irving, TX 75016
6530985 EDI: HNDA.COM May 02 2013 02:43:00 Honda Financial, PO Box 7829,
Philadelphia, PA 19101-7829

6530965 +EDI: AMEREXPR.COM May 02 2013 02:43:00 AMEX, PO BOX 981535, El Paso, TX 79998-1535
6530964 +EDI: AMEREXPR.COM May 02 2013 02:43:00 AMEX, PO BOX 297871,
FORT LAUDERDALE, FL 33329-7871

6530970 +EDI: CAPITALONE.COM May 02 2013 02:43:00 Capital One, PO Box 60599,
City of Industry, CA 91716-0599

6530971 +EDI: CHASE.COM May 02 2013 02:43:00 Chase, PO Box 15298, Wilmington, DE 19850-5298

6530974 +EDI: CITICORP.COM May 02 2013 02:43:00 Citi, PO Box 6500, Sioux Falls, SD 57117-6500

6530973 +EDI: CITICORP.COM May 02 2013 02:43:00 Citi, PO Box 6004, Sioux Falls, SD 57117-6004

6530975 +EDI: CITICORP.COM May 02 2013 02:43:00 Citi Universal, PO Box 6062,
Sioux Falls, SD 57117-6062

6530976 +EDI: CITICORP.COM May 02 2013 02:43:00 Citi-Universal, PO Box 6500,
Sioux Falls, SD 57117-6500

6530977 +E-mail/Text: bonnieh@colonialsavings.com May 02 2013 05:22:28 Colonial Savings,

2600 West Freeway, Fort Worth, TX 76102-7109

6530982 EDI: DISCOVER.COM May 02 2013 02:43:00 Discover, PO Box 30943, SLC, UT 84130

6530980 +E-mail/Text: deptbankruptcy@deltacommunitycu.com May 02 2013 03:45:39
Delta Community Credit Union, 1025 Virginia Ave., Atlanta, GA 30354-1319

6530981 +EDI: RMSC.COM May 02 2013 02:43:00 Discount Tire, PO Box 960061, Orlando, FL 32896-0061

6530983 +EDI: USBANKARS.COM May 02 2013 02:43:00 Elan Financial Service, 777 E WISCONSIN AVE,
MILWAUKEE, WI 53202-5399

6530987 EDI: IRS.COM May 02 2013 02:43:00 Internal Revenue Service, PO Box 21126,

Philadelphia, PA 19114

6530986 EDI: IRS.COM May 02 2013 02:43:00 Internal Revenue Service, Insolvency Section,
PO Box 7346, Philadelphia, PA 19101-7346

6530988 EDI: IRS.COM May 02 2013 02:43:00 Internal Revenue Service,
Centralized Insolvency Operations, PO Box 7346, Philadelphia, PA 19101-7346

6530989 +EDI: CBSKOHLS.COM May 02 2013 02:43:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115

6530991 +EDI: TSYNS2.COM May 02 2013 02:43:00 Macys, PO Box 8218, Mason, OH 45040-8218

6530995 +EDI: SALMAESERVICING.COM May 02 2013 02:43:00 Sallie Mae, PO Box 9500,

Wilkes Barre, PA 18773-9500

6530996 +EDI: SEARS.COM May 02 2013 02:43:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282

6530998 +E-mail/Text: ustpregion06.ty.ecf@usdoj.gov May 02 2013 03:46:38 U.S. Trustee's Office,
110 N. College, Ste. 300, Tyler, TX 75702-7231

TOTAL: 26

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

6530972* +Chase, PO Box 15298, Wilmington, DE 19850-5298

6530979* +Dave Alley, 2625 Hundred Knights, Lewisville, TX 75056-5420

6530990* +Lori Alley, 2625 Hundred Knights, Lewisville, TX 75056-5420

6530997 ##+The Home Depot, PO Box 653000, Dallas, TX 75265-3000

TOTALS: 0, * 3, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0540-4

User: alcaraze
Form ID: B9a

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Total Noticed: 37

Date Rcvd: May 01, 2013

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2013

Signature:



District/off: 0540-4

User: alcaraze
Form ID: B9a

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Total Noticed: 37

Date Rcvd: May 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 1, 2013 at the address(es) listed below:

Judith A. Swift on behalf of Debtor Lori Alley brandy@judithswift.com, ign@judithswift.com
Judith A. Swift on behalf of Debtor Dave Alley brandy@judithswift.com, ign@judithswift.com
Michelle Chow chowtrustee@swbell.net, mchow@ecf.epiqsystems.com
US Trustee USTPRegion06.TY.ECF@USDOJ.GOV

TOTAL: 4